



Order Filed on December 21, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**RUSSELL LOW, ESQ. RLL-4745**  
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Hackensack, NJ 07601  
(201) 343-4040  
Attorneys for Debtor

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13  
  
Tony Kostovski : CASE NO. 18-21079  
  
Debtor : The Honorable Rosemary Gambardella  
  
: Hearing Date: December 16, 2020 at 10:00 a.m.


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**ORDER AUTHORIZING  
SALE OF REAL PROPERTY**

<b>Recommended Local Form:</b> <input type="checkbox"/> Followed <input type="checkbox"/> Modified
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The relief set forth on the following pages number two (2) to page two (2) is hereby  
**ORDERED.**

**DATED: December 21, 2020**

  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

After review of the Debtor's motion for authorization to sell the real property commonly known as: **79 Getty Ave., Apt 3A Clifton, NJ 07011.**

**IT IS** hereby **ORDERED** as follows:

1. The Debtor is authorized to sell the Real Property on the terms and conditions of the contract of sale pursuant to 11 U.S.C. § § 363 (b) and 1303.
2. The proceeds of sale must be used to satisfy the liens on the real property unless the liens are otherwise avoided by court order. Until such satisfaction the real property is not free and clear of liens.

Name of Professional	Amount to be Paid
Michael Cannataro, Esq.	\$1,500.00 flat fee
Johnny Rojas	\$4,300.00 (5% commission)
Russell L. Low, Esq.	\$1,750.00

Services Rendered: Real Estate Attorney, Realtor, and Chapter 13 Attorney
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3. Other closing fees payable by the Debtor may be satisfied from the proceeds of sale and adjustments to the price as provided for in the contract of sale may be made at closing.
4. The balance due to Nationstar Mortgage d/b/a Mr. Cooper as of the date of closing must be paid in full from a pay-off provided to at closing from the proceeds of the sale of the Property.
5. If the closing for the sale of the debtor's property at 5 Sewall Ave Clifton, NJ 07011 does not occur at all or does not occur before the closing for the sale at 79 Getty Ave., Apt 3A Clifton, NJ 07011, then the debtor must pay non-exempt proceeds from the sale of the property at 79 Getty

Ave., Apt 3A Clifton, NJ 07011 into the Chapter 13 Plan for the benefit of the unsecured creditors.

6. The sale of the property must take place within 120 days after the entry of this Order.

7. A copy of the closing disclosure must be forwarded to the Chapter 13 Trustee 7 days after closing.

8. The 14 day stay under Bankruptcy Rule 6004(h) is hereby waived.

In re:  
Tony Kostovski  
Debtor(s)

Case No. 18-21079-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 21, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db	Tony Kostovski, PO BOX 823, Saddle Brook, NJ 07663-0823
aty	+ Michael Cannataro, 986 McBride Ave, Woodland Park, NJ 07424-2619

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joseph Gunnar Devine, Jr	on behalf of Creditor COMMUNITY LOAN SERVICING LLC F/K/A BAYVIEW LOAN SERVICING, LLC jdevine@schillerknapp.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Joseph Gunnar Devine, Jr	on behalf of Creditor Bayview Loan Servicing LLC jdevine@schillerknapp.com,

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Dec 21, 2020

Form ID: pdf903

Total Noticed: 2

kcollins@schillerknapp.com;lgadomski@schillerknapp.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Kevin Gordon McDonald

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Kevin M. Buttery

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkyefile@rasflaw.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa N. Licker

on behalf of Creditor Bayview Loan Servicing LLC NJ\_ECF\_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor JPMorgan Chase Bank National Association NJ\_ECF\_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com

Nicholas V. Rogers

on behalf of Creditor PHH MORTGAGE CORPORATION AS SERVICER FOR HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE FOR PHH ALTERNATIVE MORTGAGE TRUST SERIES 2007-2 nj.bkecf@fedphe.com

Phillip Andrew Raymond

on behalf of Creditor Bayview Loan Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Russell L. Low

on behalf of Debtor Tony Kostovski ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Shauna M Deluca

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER sdeluca@rasflaw.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@rascrane.com

Sindi Mncina

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER smncina@rascrane.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18